

SERFF Tracking Number: CRUM-125441924 State: Arkansas
Filing Company: United States Fire Insurance Company State Tracking Number: #0 \$0
Company Tracking Number:
TOI: 09.0 Inland Marine Sub-TOI: 09.0004 Pet Insurance Plans
Product Name: AR-USF-2008-Rates-Pet
Project Name/Number: /

Filing at a Glance

Company: United States Fire Insurance Company

Product Name: AR-USF-2008-Rates-Pet

SERFF Tr Num: CRUM-125441924 State: Arkansas

TOI: 09.0 Inland Marine

SERFF Status: Closed

State Tr Num: #0 \$0

Sub-TOI: 09.0004 Pet Insurance Plans

Co Tr Num:

State Status: Fees verified and received

Filing Type: Rate

Co Status:

Reviewer(s): Becky Harrington, Betty Montesi, Brittany Yielding

Author: Vera Harwell

Disposition Date: 01/22/2008

Date Submitted: 01/21/2008

Disposition Status: Filed

Effective Date Requested (New): On Approval

Effective Date (New):

Effective Date Requested (Renewal): On Approval

Effective Date (Renewal):

State Filing Description:

General Information

Project Name:

Status of Filing in Domicile: Pending

Project Number:

Domicile Status Comments:

Reference Organization:

Reference Number:

Reference Title:

Advisory Org. Circular:

Filing Status Changed: 01/22/2008

State Status Changed: 01/22/2008

Deemer Date:

Corresponding Filing Tracking Number:

Filing Description:

New Business Rate Filing

Policy Forms:

RFP-06 RISK FREE PLAN

AO-06 ACCIDENT ONLY PLAN

BP-06 BASIC PLAN

VP-06 VALUE PLAN

BEP-06 BEST PLAN

SERFF Tracking Number: CRUM-125441924 State: Arkansas
Filing Company: United States Fire Insurance Company State Tracking Number: #0 \$0
Company Tracking Number:
TOI: 09.0 Inland Marine Sub-TOI: 09.0004 Pet Insurance Plans
Product Name: AR-USF-2008-Rates-Pet
Project Name/Number: /

CP-06 CHOICE PLAN

PI-DEC-06 DECLARATION PAGE

PI-J-06 POLICY JACKET

PI-APP APPLICATION

Your Department on 12/06/06 approved the above referenced Pet Filing forms and stamped the accompanying rates as EXEMPT on 12/1/06. Enclosed please find our filing of new business rates for 2008 for this product.

These rates do not impact any existing policyholders. The underwriting rates and rules are filed along with the new rates, however no changes have been made to the underwriting information. The only changes that have been made are to the new rates for 2008.

Should you require any further information, or have any questions, please contact the undersigned.

Sincerely,

Eveanne Wood
Senior Compliance Analyst
Fairmont Specialty, a division of Crum & Forster
ewood@fairmontspecialty.com
Tel: 732-918-6718

Company and Contact

Filing Contact Information

Vera Harwell, Compliance Manager
5 Christopher Way
Eatontown, NJ 07724
vharwell@fairmontspecialty.com
(732) 918-6713 [Phone]
(732) 918-4755[FAX]

Filing Company Information

United States Fire Insurance Company CoCode: 21113 State of Domicile: Delaware

SERFF Tracking Number: CRUM-125441924 State: Arkansas
Filing Company: United States Fire Insurance Company State Tracking Number: #0 \$0
Company Tracking Number:
TOI: 09.0 Inland Marine Sub-TOI: 09.0004 Pet Insurance Plans
Product Name: AR-USF-2008-Rates-Pet
Project Name/Number: /

305 MADISON AVENUE
MORRISTOWN, NJ 07962
(973) 490-6476 ext. [Phone]

Group Code: 158
Group Name:
FEIN Number: 13-5459190

Company Type:
State ID Number:

<i>SERFF Tracking Number:</i>	<i>CRUM-125441924</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>United States Fire Insurance Company</i>	<i>State Tracking Number:</i>	<i>#0 \$0</i>
<i>Company Tracking Number:</i>			
<i>TOI:</i>	<i>09.0 Inland Marine</i>	<i>Sub-TOI:</i>	<i>09.0004 Pet Insurance Plans</i>
<i>Product Name:</i>	<i>AR-USF-2008-Rates-Pet</i>		
<i>Project Name/Number:</i>	<i>/</i>		

Filing Fees

Fee Required?	Yes
Fee Amount:	\$100.00
Retaliatory?	No
Fee Explanation:	\$100.00 per rate filing
Per Company:	No

<i>SERFF Tracking Number:</i>	<i>CRUM-125441924</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>United States Fire Insurance Company</i>	<i>State Tracking Number:</i>	<i>#0 \$0</i>
<i>Company Tracking Number:</i>			
<i>TOI:</i>	<i>09.0 Inland Marine</i>	<i>Sub-TOI:</i>	<i>09.0004 Pet Insurance Plans</i>
<i>Product Name:</i>	<i>AR-USF-2008-Rates-Pet</i>		
<i>Project Name/Number:</i>	<i>/</i>		

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Becky Harrington	01/22/2008	01/22/2008

<i>SERFF Tracking Number:</i>	<i>CRUM-125441924</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>United States Fire Insurance Company</i>	<i>State Tracking Number:</i>	<i>#0 \$0</i>
<i>Company Tracking Number:</i>			
<i>TOI:</i>	<i>09.0 Inland Marine</i>	<i>Sub-TOI:</i>	<i>09.0004 Pet Insurance Plans</i>
<i>Product Name:</i>	<i>AR-USF-2008-Rates-Pet</i>		
<i>Project Name/Number:</i>	<i>/</i>		

Disposition

Disposition Date: 01/22/2008

Effective Date (New):

Effective Date (Renewal):

Status: Filed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: CRUM-125441924 State: Arkansas
Filing Company: United States Fire Insurance Company State Tracking Number: #0 \$0
Company Tracking Number:
TOI: 09.0 Inland Marine Sub-TOI: 09.0004 Pet Insurance Plans
Product Name: AR-USF-2008-Rates-Pet
Project Name/Number: /

Item Type	Item Name	Item Status	Public Access
Supporting Document	P&C Transmittal Document	Filed	Yes
Rate	Rating Guidelines	Filed	Yes

<i>SERFF Tracking Number:</i>	<i>CRUM-125441924</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>United States Fire Insurance Company</i>	<i>State Tracking Number:</i>	<i>#0 \$0</i>
<i>Company Tracking Number:</i>			
<i>TOI:</i>	<i>09.0 Inland Marine</i>	<i>Sub-TOI:</i>	<i>09.0004 Pet Insurance Plans</i>
<i>Product Name:</i>	<i>AR-USF-2008-Rates-Pet</i>		
<i>Project Name/Number:</i>	<i>/</i>		

Rate Information

Rate data does NOT apply to filing.

SERFF Tracking Number:	CRUM-125441924	State:	Arkansas
Filing Company:	United States Fire Insurance Company	State Tracking Number:	#0 \$0
Company Tracking Number:			
TOI:	09.0 Inland Marine	Sub-TOI:	09.0004 Pet Insurance Plans
Product Name:	AR-USF-2008-Rates-Pet		
Project Name/Number:	/		

Rate/Rule Schedule

Review Status:	Exhibit Name:	Rule # or Page #:	Rate Action	Previous State Filing Attachments Number:
Filed	Rating Guidelines		New	Signed Rating Guidelines 01.14.08.pdf

UNITED STATES FIRE INSURANCE COMPANY

PET INSURANCE


Policy Form #RFP-06, AO-06, BP-06, VP-06, BEP-06, CP-06

United States Fire Insurance Company is submitting the attached revised Rating Guidelines, effective February 15, 2008. Please replace the current Rating Guidelines with the enclosed revised Rating Guidelines. Premium rates have been increased to account for trend. All other elements of the approved actuarial memorandum for this policy form remain unchanged.

Certification

I, Alison J. Saifer, am a consulting actuary for United States Fire Insurance Company. I am a Fellow of the Society of Actuaries and a Member of the American Academy of Actuaries and meet the Qualification Standards of the American Academy of Actuaries to render the actuarial opinion contained herein.

I certify, to the best of my knowledge and judgment, that based on emerging experience for this policy form, that the benefits provided by the policy are reasonable in relation to the proposed premium.


Alison J. Saifer, FSA, MAAA
Actuarial Management Strategies, Inc.
January 14, 2008

WAG'N PET CLUB Petshealth Care Plan
(Pet Insurance)
Rating Guidelines
February 15, 2008

1. Eligibility

This insurance coverage is intended to provide reimbursement of veterinary medical expenses to pet owners of dogs and cats for illness or injury. Illness coverage has a 15-day waiting period for our Risk Free Plan and a 30-day waiting period on all other plans; however, all other coverage starts from the effective date of the certificate. Eligible animals are dogs eight weeks old to twelve years and cats eight weeks old to fourteen years old to members of the WAG'N PET CLUB. Age is determined by the calendar year in which the animal was born regardless of the month. There is no age limit applied to our Accident Only Plan.

2. Ineligible

- Dogs over the age of twelve years of age unless covered prior to turning age thirteen; not applied to Accident Only Plan.
- Cats over the age of fourteen years of age unless covered prior to turning age fifteen; not applied to Accident Only Plan.
- Any animal diagnosed with a chronic or terminal illness prior to the intended effective date of coverage. The following is a partial list of the most common illnesses that make an animal ineligible for coverage: Cancer, Diabetes, Untreated Hip Dysplasia, Leukemia, AIDS Virus, Addison's Disease, Auto Immune Deficiency, Cushing's Disease, cardiac and renal conditions. Accident Only Plan has no illness ineligibility clauses.
- Shar Pei breed of dog, including non-pure bred ineligible for coverage other than injury only.
- Accident Only ineligible for coverage other than injury only.

For the purposes of determining eligibility and surcharges on dog or cat breeds, pure breed shall mean any animal registered with the American Kennel Club (AKC) and non-pure breed shall mean the predominate breed of the animal even though it is not registered with the AKC.

3. Rating

Accident Only Plan covers injury only	Dog	\$114.00 annual premium
	Cat	\$ 90.00 annual premium

Basic Care Plan – covers illness and injury only	Dog	\$210.00 annual premium
	Cat	\$150.00 annual premium

Value Care Plan – covers illness, injury and essential preventive care	Dog	\$402.00 annual premium
	Cat	\$306.00 annual premium

Choice Care Plan – covers illness, injury and comprehensive preventive care	Dog	\$708.00 annual premium
	Cat	\$612.00 annual premium

Best Care Plan – covers illness, injury, essential preventive and long-term care	Dog	\$924.00 annual premium
	Cat	\$816.00 annual premium

Multiple pet discount when 2 or 3 animals are insured under the same plan.

- 10% discount will be applied to 2nd and 3rd animal.
- Discount does not apply to animal 1, which is the highest rated animal.
- Discount does not apply to Accident Only Plan.

Surcharges (to be applied multiplicatively to the base premium).

- 15% to the annual premium for residences in metropolitan areas. Metropolitan area means those with populations greater than 1 million and/or whose average household income is greater than \$60,000.¹
- Metropolitan surcharges are not applicable to the Accident Only Plan.
- 10% to the annual premium for the following breeds of dogs: Basset Hound, Bernese Mountain, Boxer, Bouvier des Flandres, Cavalier King Charles Spaniel, Cocker Spaniel, Dalmatian, Newfoundland, German Shepherd, Irish Wolfhound, Soft-Coated Wheaten Terrier, Standard Poodle.
- 20% to the annual premium for the following dog breeds: Schnauzers, Mastiffs, Great Pyrenees, Doberman, Great Dane, Saint Bernard, Boykin Spaniel, Bulldogs, Dogue de Bordeaux.
- Excess age groups for renewals only:

Dogs	9 – 11 years	25% surcharge
	12 years and older	50% surcharge
Cats	11 – 12 years	10% surcharge
	13 years and older	20% surcharge

* Age surcharges are not applicable to the Accident Only Plan.

4. Fees

The Certificate Issuance Fee of \$10.50 is a single fee charged annually at inception and at renewal. Certificate holders that decide to pay their premium annually are exempt from this fee.

5. Certificate Limits

Certificates are written with a limit per any one incident and a maximum any one certificate year. The following limits apply per certificate coverage type:

Accident Only Plan -	\$2,500 any one incident / \$8,000 per certificate
Basic Care Plan -	\$1,500 any one incident / \$8,000 per certificate
Value Care Plan -	\$3,500 any one incident / \$11,000 per certificate
Choice Care Plan -	\$5,000 any one incident / \$13,000 per certificate
Best Care Plan -	\$2,500 any one incident / \$13,000 per certificate
Risk Free Plan -	\$500 any one incident / \$2,500 per certificate

6. Deductible

This coverage is written with an annual aggregate deductible of \$100 for covered expenses. Once the annual deductible has been met, we will reimburse 80% of each covered expense.

¹ American Animal Hospital Association 4th Edition Veterinary Fee Reference 2005: veterinary clinic fees were higher in these metropolitan defined areas.

SERFF Tracking Number: *CRUM-125441924* *State:* *Arkansas*
Filing Company: *United States Fire Insurance Company* *State Tracking Number:* *#0 \$0*
Company Tracking Number:
TOI: *09.0 Inland Marine* *Sub-TOI:* *09.0004 Pet Insurance Plans*
Product Name: *AR-USF-2008-Rates-Pet*
Project Name/Number: */*

Supporting Document Schedules

Satisfied -Name: P&C Transmittal Document **Review Status:** Filed 01/22/2008

Comments:

Transmittal Document with Description is attached. Check has been requested and will be mailed upon receipt.

Attachment:

AR P&C Transmittal.pdf

Property & Casualty Transmittal Document

1. Reserved for Insurance Dept. Use Only	2. Insurance Department Use only	
	a. Date the filing is received:	
	b. Analyst:	
	c. Disposition:	
	d. Date of disposition of the filing:	
	e. Effective date of filing:	
	New Business	
	Renewal Business	
	f. State Filing #:	
	g. SERFF Filing #:	
h. Subject Codes		

3. Group Name	United States Fire Insurance Co			Group NAIC #	0158-2113
4. Company Name(s)	Domicile	NAIC #	FEIN #		
United States Fire Insurance Co	DE	0158-21113	13-5459190		

5. Company Tracking Number	CRUM-125441924
-----------------------------------	----------------

Contact Info of Filer(s) or Corporate Officer(s) [include toll-free number]

6. Name and address	Title	Telephone #s	FAX #	e-mail
Eveanne Wood	Senior Compliance Analyst	732- 918-6712	732-918-4755	ewood@fairmontspecialty.com
7. Signature of authorized filer		X <i>Eveanne Wood</i>		
8. Please print name of authorized filer		Eveanne Wood		

Filing information (see General Instructions for descriptions of these fields)

9. Type of Insurance (TOI)	9.0000 Inland Marine		
10. Sub-Type of Insurance (Sub-TOI)	9.0004 Pet Insurance		
11. State Specific Product code(s)(if applicable)[See State Specific Requirements]	N/a		
12. Company Program Title (Marketing title)	Petsmarketing		
13. Filing Type	<input type="checkbox"/> Rate/Loss Cost <input type="checkbox"/> Rules <input checked="" type="checkbox"/> Rates/Rules <input type="checkbox"/> Forms <input type="checkbox"/> Combination Rates/Rules/Forms <input type="checkbox"/> Withdrawal <input type="checkbox"/> Other (give description)		
14. Effective Date(s) Requested	New:	Approval	Renewal:
15. Reference Filing?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		
16. Reference Organization (if applicable)	N/a		
17. Reference Organization # & Title			
18. Company's Date of Filing			
19. Status of filing in domicile	<input type="checkbox"/> Not Filed <input checked="" type="checkbox"/> Pending <input type="checkbox"/> Authorized <input type="checkbox"/> Disapproved		

Property & Casualty Transmittal Document—

20. This filing transmittal is part of Company Tracking # CRUM-125441924

21. Filing Description [This area can be used in lieu of a cover letter or filing memorandum and is free-form text]

New Business Rate Filing

Policy Forms:

RFP-06	RISK FREE PLAN
AO-06	ACCIDENT ONLY PLAN
BP-06	BASIC PLAN
VP-06	VALUE PLAN
BEP-06	BEST PLAN
CP-06	CHOICE PLAN
PI-DEC-06	DECLARATION PAGE
PI-J-06	POLICY JACKET
PI-APP	APPLICATION

Your Department on 12/06/06 approved the above referenced Pet Filing forms and stamped the accompanying rates as EXEMPT on 12/1/06. Enclosed please find our filing of **new business rates for 2008** for this product.

These rates do not impact any existing policyholders. The underwriting rates and rules are filed along with the new rates, however no changes have been made to the underwriting information. The only changes that have been made are to the new rates for 2008.

Should you require any further information, or have any questions, please contact the undersigned.

Sincerely,

Eveanne Wood
Senior Compliance Analyst
Fairmont Specialty, a division of Crum & Forster
ewood@fairmontspecialty.com
Tel: 732-918-6718

22.

Filing Fees (Filer must provide check # and fee amount if applicable)

[If a state requires you to show how you calculated your filing fees, place that calculation below]

Check #:

Amount: \$100.00

Refer to each state's checklist for additional state specific requirements or instructions on calculating fees.

*****Refer to the each state's checklist for additional state specific requirements (i.e. # of additional copies required, other state specific forms, etc.)**

PC TD-1 pg 2 of 2